



*Please feel free to use in your chamber newsletter*

## **What is a Workers' Comp TPA?**

Workers' Compensation in the state of Ohio has a reputation for its twists and turns—a system of ever-changing rules and regulations. For this reason, a business employer often enlists the services of a third party administrator (TPA) to contain, reduce, and oversee any costs associated with a workers' comp program. While a managed care organization (MCO) is mandated by the BWC to facilitate the medical aspects of an injury reported, a TPA is responsible for managing the administrative components of a claim. TPAs assist in the decision-making regarding claim certification, settlement negotiations, re-imburements, accident and loss prevention, and overall financial management relating to workers' comp.

## **Who do you know?**

Fellow NOACC chamber member and third party administrator, Benefits 1 Group (B1G) is composed of a team of highly trained professionals with an average of 25+ years of experience in the field of workers' compensation. At Benefits 1 Group, you will find qualified and accessible experts with a passion for service, planning, and solutions. As a regional neighbor, they are at your front door, ready to work for you as an extension of your own team.

## **Why enlist a TPA if I have no claims?**

You may find that you are less prone to having injuries that occur in the workplace based on your field and its level of risk. Or, you may have a minimal history of claims because you have improved your workplace health and safety policies and protocols.

As a licensed TPA, Benefits 1 Group provides access to a group rated discount. Eligibility for this discount can substantially decrease your premium rate and ultimately impact your business' bottom line. B1G experts will continually keep you abreast on further discount programs offered by the Ohio BWC and ways to enforce a safer work environment.

## **Is a TPA a good option for me?**

Everyone has different needs. As an employer, you want to know all of your options for cost containment in workers' compensation. Running an effective and affordable workers' comp program is integral to maintaining a sound, successful business regardless of size, claim frequency, and/or industry. This can be an overwhelming task as there are consistent changes taking place in BWC policy, the economy, and workforce.

To see if you qualify for a substantial group rating discount or could benefit from other services offered, simply visit [www.benefits1group.com/noacc](http://www.benefits1group.com/noacc) and fill out the on-line AC-3 form (this provides temporary authorization to review your information). Or, call Benefits 1 Group and they'll get you started and answer all of your questions: **216.765.4200 (toll free 877.765.4200)**

You are under no obligation to commit to any services by having this evaluation completed. By filling out the AC-3 form, you are simply giving Benefits 1 Group permission to provide a free assessment of your claims activity, premium rates, and ability to qualify for group rating.

We know time is scarce and you are busy, but we urge you to take just a few minutes to learn how Benefits 1 Group can save you money and put your mind at ease.